

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jeanetta Denise Canty-Johnson
Debtor

Case No. 20-00259-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jul 22, 2025

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2025:

Recip ID	Recipient Name and Address
db	+ Jeanetta Denise Canty-Johnson, 228 Mallard Lane, Bushkill, PA 18324-8222
5294330	+ Atlantic Health System, Overlook Medical Center, PO BOX 35611, Newark, NJ 07193-5611
5294338	+ Division 819 Transit ECU, PO Box 215, Irvington, NJ 07111-0215
5297255	+ EMSI, 3504 Cragmont Dr Ste 100, Tampa, FL 33619-8300
5294339	+ Electrostim Medical Services Inc., 3504 Cragmont Drive, Suite 100, Tampa, FL 33619-8300
5294340	+ Empire Medical Associates, PC, 264 Boyden Avenue, Maplewood, NJ 07040-3058
5294341	+ Granite State Management & Resources, 44 Warren Street, Direct Loans, Concord, NH 03301-4053
5294342	+ Hackensack UMC Mountainside, PO BOX 864, Mahwah, NJ 07430-0864
5294347	++ MORRISTOWN PATHOLOGY ASSOCIATES PA, PO BOX 500, HACKETTSTOWN NJ 07840-0500 address filed with court:, Morristown Pathology Assoc, PA, 65 Madison Ave, Ste 220, Morristown, NJ 07960
5320694	+ Morristown Medical Center, CCCB, PO Box 1750, Whitehouse Sta, NJ 08889-1750
5294348	Nationstar DBA Mr. Cooper, PO BOX 199111, Dallas, TX 75235
5320693	+ Overlook Hospital, CCCB, PO Box 1750, Whitehouse Sta, NJ 08889-1750
5294349	+ Pocono Ranch Lands, 112 Ranch Lands Drive, Bushkill, PA 18324-9080
5294353	+ Summit Medical Group, 150 Floral Ave, New Providence, NJ 07974-1557

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ecfbnc@aldridgepite.com	Jul 22 2025 18:38:00	Nationstar Mortgage LLC, ALDRIDGE PITE, LLP, 3333 Camino del Rio South., Suite 225, San Diego, CA 92108, UNITED STATES 92108-3808
cr	+ EDI: PRA.COM	Jul 22 2025 22:39:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5294329	+ Email/Text: legal@arsnational.com	Jul 22 2025 18:38:00	ARS National Services Inc, PO BOX 469100, Escondido, CA 92046-9100
5294326	+ Email/Text: EBNProcessing@afni.com	Jul 22 2025 18:38:00	Afni, 1310 Martin Luther King Drive, Bloomington, IL 61701-1465
5294327	Email/Text: bankruptcydepartment@tsico.com	Jul 22 2025 18:38:00	Alltran Financial LP, PO Box 4043, Concord, CA 94524-4043
5303608	EDI: GMACFS.COM	Jul 22 2025 22:39:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
5294328	+ EDI: GMACFS.COM	Jul 22 2025 22:39:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
5294331	EDI: BANKAMER	Jul 22 2025 22:39:00	Bank of America, 4060 Ogletown/Station Rd, Newark, DE 19713

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5294332	+ Email/Text: bankruptcy@certifiedcollection.com	Jul 22 2025 18:38:00	Certified Credit & Collection Bureau, PO BOX 1750, Whitehouse Station, NJ 08889-1750
5294333	EDI: WFNNB.COM	Jul 22 2025 22:39:00	Comenity Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789
5294334	+ EDI: CONVERGENT.COM	Jul 22 2025 22:39:00	Convergent Outsourcing, Inc., 10750 Hammerly Blvd #200, Houston, TX 77043-2317
5294335	+ Email/Text: bankruptcy@credencerm.com	Jul 22 2025 18:38:00	Credence, 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940
5294336	+ EDI: CCS.COM	Jul 22 2025 22:39:00	Credit Collection Services, Two Wells Avenue, Newton, MA 02459-3225
5294344	EDI: CITICORP	Jul 22 2025 22:39:00	Macy's/DSNB, 911 Duke BLVD, Mason, OH 45040
5294337	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 22 2025 18:38:00	Daniel Santucci, Esquire, 1 International Plaza, 5th Floor, Philadelphia, PA 19113-1510
5312080	EDI: Q3G.COM	Jul 22 2025 22:39:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
5294343	^ MEBN	Jul 22 2025 18:35:25	KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
5312117	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 22 2025 18:38:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5294345	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 22 2025 18:38:00	Midland Fundings, 2365 Northside Dr #300, San Diego, CA 92108-2710
5294346	+ EDI: CBS7AVE	Jul 22 2025 22:39:00	Monroe & Main, 1112 7th Ave, Monroe, WI 53566-1364
5310391	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 22 2025 18:38:00	Nationstar Mortgage LLC dba Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
5294350	EDI: PRA.COM	Jul 22 2025 22:39:00	Portfolio Recovery, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502
5294351	EDI: PRA.COM	Jul 22 2025 22:39:00	Portfolio Recovery Associates, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502
5303102	EDI: PRA.COM	Jul 22 2025 22:39:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5294352	Email/Text: pattim@rickart.com	Jul 22 2025 18:38:00	Rickart Collection Systems, Inc., 575 Milltown Road, PO BOX 7242, North Brunswick, NJ 08902
5294354	+ EDI: SYNC	Jul 22 2025 22:39:00	SYNCB/Walmart, PO BOX 965024, Orlando, FL 32896-5024
5294468	^ MEBN	Jul 22 2025 18:35:31	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5294355	+ EDI: WTRRN BANK.COM	Jul 22 2025 22:39:00	TD Bank USA/Target Credit, 7000 Target Parkway N, Minneapolis, MN 55445-4301
5294886	Email/PDF: OGRegionIIIBankruptcy@hud.gov	Jul 22 2025 18:45:44	U.S. Department of Housing and Urban Development, The Wanamaker Building, 11th Floor, 100 Penn Square East, Philadelphia, PA 19107-3380

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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Recip ID	Bypass Reason	Name and Address
5294356	##+	University Physical Association, PO BOX 18297, Newark, NJ 07191-8297

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2025 at the address(es) listed below:

Name	Email Address
Charles Laputka	on behalf of Debtor 1 Jeanetta Denise Canty-Johnson claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
James Warmbrodt	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:Debtor 1 Jeanetta Denise Canty-Johnson

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1556

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:20-bk-00259-MJC

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Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeanetta Denise Canty-Johnson

**By the
court:**7/22/25Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.